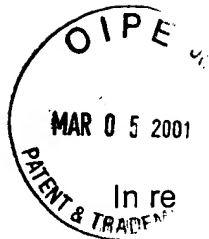


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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
Group Art Unit Unknown



I, Teresa Thelen, hereby certify that this correspondence is being deposited with the US Postal Service as first class mail in an envelope addressed to Assistant Commissioner for Patents, Washington, D.C. 20231, on the date of my signature.

*Teresa Thelen*

Signature

3/1/01

Date of Signature

*4*

In re  
Patent Application of  
Ruth Marie Tritz, et al.  
Serial No. 09/653,595  
Filed: August 31, 2000  
Examiner: Unknown

"METHOD AND APPARATUS FOR  
EVALUATING A FINANCIAL ACCOUNT  
APPLICANT"

INFORMATION DISCLOSURE STATEMENT  
PURSUANT TO 37 CFR §1.97(b)

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

The Examiner's attention is directed to the references which are listed on the attached Form PTO/SB/08A and/or PTO/SB/08B and copies of which are attached. Citation of these references is respectfully requested.

Respectfully submitted,

*Sheldon L. Wolfe*

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